

## Editorial

It is once again time to elect your representatives to the SHIF Management Committee. You have already received the circular entitled “call for nomination of candidates and election procedures”, and submission of candidatures will be closed today at 5.00 p.m. Geneva time. The Management Committee is composed of six titular members and six substitute members, representing in equal numbers the insured persons and the Director-General of the ILO. You will be electing six members (three titular and three substitute members). The new term of office is for three years from 1 January 2018 thru 31 December 2020.

The annual report for years 2013 and 2014 is now available on the SHIF website ([http://www.ilo.org/dyn/shif/website.file\\_open?p\\_reference\\_id=199](http://www.ilo.org/dyn/shif/website.file_open?p_reference_id=199)). The report for years 2015 and 2016 should be available in the coming months and as from next year we will return to a single year version of the report. The SHIF Secretariat, the Management Committee, as well as a number of insured persons are quite attached to this important publication and we are going to be improving its content and its look.

Another recent publication, the new version of the SHIF Regulations and Administrative Rules can be consulted on our website ([http://www.ilo.org/dyn/shif/website.file\\_open?p\\_reference\\_id=186](http://www.ilo.org/dyn/shif/website.file_open?p_reference_id=186)). Among the changes, it includes all the improvements to benefits which went into effect on 1 January 2016 and the new contribution rates that applied as of 1 January 2017.

The SHIF Secretariat, along with colleagues from INFOTEC, have been working on IT improvements. Already announced in earlier Newsletters, the interface between IRIS and HIIS with regard to data management (in particular affiliations, bank account changes) should be operational before long. In addition, a new payment process will be put into place by the end of the year. Even if these improvements aren't really visible to our insured, they will provide productivity gains to the Secretariat and improve our working conditions. I seize the opportunity to thank all the colleagues in INFOTEC who have helped the SHIF in its modernization. None of these improvements would have been possible without them!

On the other hand, an improvement that will be visible – **the SHIF self-service – will be launched during the course of 2018**. This upcoming improvement will be made possible thanks to our neighbours at the WHO, because we are going to adapt their SHI-online system, which their insured persons have been using since this past winter. In addition to allowing insured persons to print reimbursement advices and to consult certain information about themselves or their family members – such as dental and optical credits, this self-service will also open the possibility for online claim submission. This will require some changes in the working methods of the Secretariat as well as some amendments to our Regulations. Of course once this is available, those of you who wish to continue to submit paper claims are free to do so. SHIF staff are ready for the challenge and the Management Committee is committed to amend the Administrative Rules to clarify the claim submission process before the end of the year for an implementation in 2018. We will not fail to communicate with you in due time. Having tested the system I can tell you that it will meet our needs, in particular for colleagues in the field.

Florian Léger, *Executive Secretary*  
22 September 2017

## **Management Committee's corner**

The Management Committee has devoted much of its time in recent months on the Fund's actuarial valuation. The same actuarial firm as for the previous actuarial study (AON Hewitt) was selected and the actuaries in charge of the current study participated in two meetings with the Management Committee: the first time to present the methodology and the data as well as to validate the projection assumptions and a second time to present the result and receive comments from the Management Committee members. The study concludes that the increase in contributions implemented as of 1 January 2017 was necessary. According to the scenarios, the Fund could find itself with technical deficits as early as 2018 or 2019 and that the guarantee fund could fall below the statutory minimum within the next ten years. The aging of the SHIF insured population is the main reason for this situation. The next study in three years' time will need to confirm these results and propose solutions. In the meantime, the Management Committee, wanting to ensure transparency with the insured persons decided to publish the report of the actuarial study. It can be found on our website: [http://www.ilo.org/dyn/shif/website.file\\_open?p\\_reference\\_id=201](http://www.ilo.org/dyn/shif/website.file_open?p_reference_id=201).

The Management Committee also welcomes the Secretariat's continued fight against fraud, which triggered the detection of a fraud that has since been admitted to by the perpetrator. The Committee wishes to remind all insured persons of the zero-tolerance policy applied by the ILO. It is intolerable that the money destined for the healthcare of all becomes diverted by a few.

### **SHIF Staff follows training course in fraud detection**

In line with recommendations from the internal auditors, the SHIF staff recently participated in a half-day training course in fraud detection. The training was provided by a doctor specializing in emergency medicine who founded a company specializing in the fight against fraud in health insurance and whose experience and international expertise corresponded perfectly to the challenges faced by the SHIF.

Fraud is multifaceted – whether perpetrated by the patient alone, by a collusion between the patient and the medical care provider, or – in a manner that tends to be forgotten – by the medical care provider alone taking advantage of the insurance by carrying out additional or unnecessary medical examinations or tests, prolonging in-patient stays longer than is medically necessary, or practicing overbilling. We must also abandon certain accepted ideas, such as “there are countries which do not fraud” or “fraud is only carried out by certain social classes”.

Therefore, SHIF claims staff will continue to be vigilant but it should never be forgotten that fortunately fraud is committed by only a tiny minority!